

Application No. 10/684,387  
Response dated June 25, 2008  
Reply to Office Action of April 9, 2008

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**AMENDMENTS TO THE ABSTRACT:**

Please replace the Abstract with the following new Abstract:

A loan financing method includes a loan amount secured by a mortgage security on a property in combination with a universal life insurance policy having a cash surrender value that grows on a tax free basis. The premium for the life insurance policy includes a portion to be invested in at least one investment vehicle having a preselected estimate rate of return. The value of this investment vehicle is included in the insurance policy to increase the cash surrender thereof. The loan is eventually satisfied by using the cash surrender value of the insurance policy to pay back the loan. With this arrangement the term of and payments associated with the loan change with actual returns of the investment.